

BERNARD L. MADOFF INVESTMENT SECURITIES LLC

In Liquidation

DECEMBER 11, 2008¹

NOTICE OF TRUSTEE'S REVISED DETERMINATION OF CLAIM

October 25, 2010

David Gross & Irma Gross J/T WROS
7248 Ballantrae Court
Boca Raton, FL 33496

Dear David Gross & Irma Gross J/T WROS:

PLEASE READ THIS NOTICE CAREFULLY.

The liquidation of the business of BERNARD L. MADOFF INVESTMENT SECURITIES LLC ("BLMIS") is being conducted by Irving H. Picard, Trustee under the Securities Investor Protection Act, 15 U.S.C. § 78aaa et seq. ("SIPA"), pursuant to an order entered on December 15, 2008 by the United States District Court for the Southern District of New York.

The Trustee previously determined your claims on BLMIS Account Number 1CM404 designated as Claim Number 000058 and Claim Number 015790 (the latter of which is duplicative of Claim No. 000058) and was combined ("Combined Claim") pursuant to a Notice of Trustee's Determination of Claim dated November 30, 2009 (the "Prior Notice"). Claim Number 100434 (which is also duplicative of Claim Number 000058 and combined with the Combined Claim), to the extent Claim Number 100434 is deemed a customer claim, was filed late and therefore was not included in the Prior Notice. This Notice of Trustee's Revised Determination of Claim shall serve as the Trustee's revised determination with respect to the Combined Claim.

¹ Section 78III(7)(B) of SIPA states that the filing date is "the date on which an application for a protective decree is filed under 78eee(a)(3)," except where the debtor is the subject of a proceeding pending before a United States court "in which a receiver, trustee, or liquidator for such debtor has been appointed and such proceeding was commenced before the date on which such application was filed, the term 'filing date' means the date on which such proceeding was commenced." Section 78III(7)(B). Thus, even though the Application for a protective decree was filed on December 15, 2008, the Filing Date in this action is on December 11, 2008.

This Notice of Trustee's Revised Determination of Claim supersedes the Prior Notice and serves as the Trustee's revised determination with respect to BLMIS Account No. 1CM404 and the Combined Claim:

Your Combined Claim for securities is **DENIED**. No securities were ever purchased for your account.

Further, based on the Trustee's analysis, the amount of money you withdrew from your account at BLMIS (total of \$3,225,000.00), as more fully set forth in Table 1 annexed hereto and made a part hereof, is greater than the amount that was deposited with BLMIS for the purchase of securities (total of \$2,900,000.00). As noted, no securities were ever purchased by BLMIS for your account. Any and all profits reported to you by BLMIS on account statements were fictitious.

Since there were no profits to use either to purchase securities or to pay you any money beyond the amount that was deposited into your BLMIS account, the amount of money you received in excess of the deposits in your account (\$325,000.00) was taken from other customers and given to you. Accordingly, because you have withdrawn more than was deposited into your account, you do not have a positive "net equity" in your account and you are not entitled to an allowed claim in the BLMIS liquidation proceeding. Therefore, your Combined Claim is **DENIED** in its entirety.

On March 1, 2010, the United States Bankruptcy Court for the Southern District of New York (Lifland, J.) issued a decision which affirmed the Trustee's Net Investment Method for determining customer claims. The final resolution of this issue is expected to be determined on appeal.

Should a final and unappealable court order determine that the Trustee is incorrect in his interpretation of "net equity" and its corresponding application to the determination of customer claims, the Trustee will be bound by that order and will apply it retroactively to all previously determined customer claims in accordance with the Court's order. Nothing in this Notice of Trustee's Revised Determination of Claim shall be construed as a waiver of any rights or claims held by you in having your customer claim re-determined in accordance with any such Court order.

PLEASE TAKE NOTICE: If you disagree with this determination and desire a hearing before Bankruptcy Judge Burton R. Lifland, you **MUST** file your written opposition, setting forth the grounds for your disagreement, referencing Bankruptcy Case No. 08-1789 (BRL) and attaching copies of any documents in support of your position, with the United States Bankruptcy Court and the Trustee within **THIRTY DAYS** after October 25, 2010, the date on which the Trustee mailed this notice.

PLEASE TAKE FURTHER NOTICE: If you do not properly and timely file a written opposition, the Trustee's determination with respect to your claim will be deemed confirmed by the Court and binding on you.

PLEASE TAKE FURTHER NOTICE: If you properly and timely file a written opposition, a hearing date for this controversy will be obtained by the Trustee and you will be notified of that hearing date. Your failure to appear personally or through counsel at such hearing will result in the Trustee's determination with respect to your claim being confirmed by the Court and binding on you.

PLEASE TAKE FURTHER NOTICE: You must mail your opposition, if any, in accordance with the above procedure, to each of the following addresses:

Clerk of the United States Bankruptcy Court for
the Southern District of New York
One Bowling Green
New York, New York 10004

and

Irving H. Picard, Trustee
c/o Baker & Hostetler LLP
45 Rockefeller Plaza
New York, New York 10111



Trustee for the Liquidation of the Business of
Bernard L. Madoff Investment Securities



David Gross
7248 Ballantrae Ct
Boca Raton, FL 33496


DATE	TRANSACTION DESCRIPTION	AMOUNT	ADJUSTED AMOUNT
12/15/1994	TRANS FROM 1CM05130	\$210,174.18	\$200,000.00
12/16/1994	CHECK	\$106,321.38	\$106,321.38
12/19/1994	CHECK	\$54,133.42	\$54,133.42
12/27/1994	CHECK	\$123,569.48	\$123,569.48
12/27/1994	CHECK	\$51,879.47	\$51,879.47
12/30/1994	TRANS FROM 1CM05130	\$687.63	\$0.00
2/17/1995	TRANS FROM 1CM05130	\$171.11	\$0.00
3/17/1995	CHECK	\$3,612.73	\$3,612.73
4/24/1995	CHECK	\$37,031.26	\$37,031.26
5/12/1995	CHECK	\$25,786.13	\$25,786.13
5/30/1995	CHECK	\$21,643.28	\$21,643.28
6/5/1995	CHECK	\$50,676.71	\$50,676.71
6/8/1995	CHECK	\$14,881.20	\$14,881.20
6/19/1995	CHECK	\$88,439.00	\$88,439.00
6/23/1995	CHECK	\$30,000.18	\$30,000.18
8/11/1995	CHECK	\$34,231.82	\$34,231.82
10/24/1995	CHECK	\$24,046.41	\$24,046.41
11/3/1995	CHECK	\$426.03	\$426.03
12/14/1995	CHECK	\$370.62	\$370.62
1/22/1996	CHECK	\$98,505.05	\$98,505.05
2/28/1996	CHECK	\$634.97	\$634.97
6/7/1996	CHECK	\$2,576.09	\$2,576.09
8/8/1996	CHECK	\$9,452.24	\$9,452.24
10/27/1997	CHECK	\$151,228.38	\$151,228.38
11/10/1997	CHECK	\$5,000.00	\$5,000.00
11/18/1997	CHECK	\$166.63	\$166.63
4/13/1999	CHECK	\$12.40	\$12.40
Total Deposits:		\$1,145,657.80	\$1,134,624.88
DATE	TRANSACTION DESCRIPTION	AMOUNT	ADJUSTED AMOUNT
2/16/1996	CHECK	(\$25,000.00)	(\$25,000.00)
3/27/1996	CHECK	(\$25,000.00)	(\$25,000.00)
5/31/1996	CHECK	(\$25,000.00)	(\$25,000.00)
7/30/1996	CHECK	(\$25,000.00)	(\$25,000.00)
10/24/1996	CHECK	(\$25,000.00)	(\$25,000.00)
11/26/1996	CHECK	(\$25,000.00)	(\$25,000.00)
12/18/1996	CHECK	(\$5,000.00)	(\$5,000.00)



David Gross
7248 Ballantrae Ct
Boca Raton, FL 33496

1/21/1997	CHECK	(\$30,000.00)	(\$30,000.00)
3/21/1997	CHECK	(\$30,000.00)	(\$30,000.00)
5/22/1997	CHECK	(\$30,000.00)	(\$30,000.00)
7/29/1997	CHECK	(\$30,000.00)	(\$30,000.00)
9/17/1997	CHECK	(\$30,000.00)	(\$30,000.00)
11/17/1997	CHECK	(\$30,000.00)	(\$30,000.00)
1/23/1998	CHECK	(\$40,000.00)	(\$40,000.00)
3/18/1998	CHECK	(\$40,000.00)	(\$40,000.00)
4/22/1998	CHECK	(\$40,000.00)	(\$40,000.00)
6/23/1998	CHECK	(\$40,000.00)	(\$40,000.00)
8/24/1998	CHECK	(\$40,000.00)	(\$40,000.00)
10/6/1998	CHECK	(\$65,000.00)	(\$65,000.00)
10/21/1998	CHECK	(\$40,000.00)	(\$40,000.00)
12/23/1998	CHECK	(\$40,000.00)	(\$40,000.00)
2/23/1999	CHECK	(\$40,000.00)	(\$40,000.00)
5/6/1999	CHECK	(\$40,000.00)	(\$40,000.00)
6/29/1999	CHECK	(\$40,000.00)	(\$40,000.00)
7/23/1999	CHECK	(\$15,007.50)	(\$15,007.50)
8/17/1999	CHECK	(\$15,007.50)	(\$15,007.50)
9/23/1999	CHECK	(\$15,011.00)	(\$15,011.00)
10/20/1999	CHECK	(\$15,000.00)	(\$15,000.00)
11/30/1999	CHECK	(\$15,007.50)	(\$15,007.50)
12/27/1999	CHECK	(\$15,007.50)	(\$15,007.50)
2/22/2000	CHECK	(\$15,007.50)	(\$15,007.50)
3/3/2000	CHECK	(\$15,007.50)	(\$15,007.50)
3/16/2000	STOP PAYMENT	\$15,007.50	\$15,007.50
3/17/2000	CHECK	(\$15,007.50)	(\$15,007.50)
4/3/2000	CHECK	(\$45,000.00)	(\$45,000.00)
7/3/2000	CHECK	(\$45,000.00)	(\$45,000.00)
10/2/2000	CHECK	(\$45,000.00)	(\$45,000.00)
1/2/2001	CHECK	(\$45,000.00)	(\$45,000.00)
4/2/2001	CHECK	(\$45,000.00)	(\$45,000.00)
7/2/2001	CHECK	(\$45,000.00)	(\$45,000.00)
10/1/2001	CHECK	(\$45,000.00)	(\$45,000.00)
1/2/2002	CHECK	(\$45,000.00)	(\$45,000.00)
4/1/2002	CHECK	(\$45,000.00)	(\$45,000.00)
7/1/2002	CHECK	(\$45,000.00)	(\$45,000.00)
10/1/2002	CHECK	(\$45,000.00)	(\$45,000.00)
1/2/2003	CHECK	(\$45,000.00)	(\$45,000.00)
4/1/2003	CHECK	(\$45,000.00)	(\$45,000.00)
7/1/2003	CHECK	(\$45,000.00)	(\$45,000.00)
10/1/2003	CHECK	(\$45,000.00)	(\$45,000.00)
1/2/2004	CHECK	(\$45,000.00)	(\$45,000.00)
4/1/2004	CHECK	(\$45,000.00)	(\$45,000.00)

7/1/2004	CHECK	(\$25,000.00)	(\$25,000.00)
10/1/2004	CHECK	(\$16,000.00)	(\$16,000.00)
1/3/2005	CHECK	(\$16,000.00)	(\$16,000.00)
2/14/2005	CHECK	(\$18,000.00)	(\$18,000.00)
4/1/2005	CHECK	(\$16,000.00)	(\$16,000.00)
4/22/2005	CHECK	(\$18,000.00)	(\$18,000.00)
7/1/2005	CHECK	(\$16,000.00)	(\$16,000.00)
9/11/2006	CHECK	(\$70,025.00)	(\$70,025.00)
11/16/2007	CHECK	(\$78,000.00)	(\$78,000.00)
9/2/2008	CHECK	(\$85,317.86)	(\$85,317.86)
Total Withdrawals:		(\$2,043,398.86)	(\$2,043,398.86)
Total deposits less withdrawals:		(\$897,741.06)	(\$908,773.98)

 David Gross
7248 Ballantrae Ct
Boca Raton, FL 33496

BERNARD L. MADOFF INVESTMENT SECURITIES LLC

In Liquidation

DECEMBER 11, 2008¹

NOTICE OF TRUSTEE'S DETERMINATION OF CLAIM

November 30, 2009

David Gross & Irma Gross J/T WROS
7248 Ballantrae Court
Boca Raton, FL 33496

Dear David Gross & Irma Gross J/T WROS:

PLEASE READ THIS NOTICE CAREFULLY.

The liquidation of the business of BERNARD L. MADOFF INVESTMENT SECURITIES LLC ("BLMIS") is being conducted by Irving H. Picard, Trustee under the Securities Investor Protection Act, 15 U.S.C. § 78aaa et seq. ("SIPA"), pursuant to an order entered on December 15, 2008 by the United States District Court for the Southern District of New York.

The Trustee has made the following determination regarding your claims on BLMIS Account No. 1CM404 designated as Claim Number 000058 and Claim Number 015790 (the latter of which is duplicative of Claim Number 000058) and combined ("Combined Claim") for purposes of this determination. This letter shall serve as the Trustee's determination with respect to the Combined Claim:

Your Combined Claim for a credit balance of \$5,139,994.36 is **DENIED**. To the extent your claim is a claim for securities, your claim is **DENIED**. No securities were ever purchased for your account.

¹ Section 78lll(7)(B) of SIPA states that the filing date is "the date on which an application for a protective decree is filed under 78eee(a)(3)," except where the debtor is the subject of a proceeding pending before a United States court "in which a receiver, trustee, or liquidator for such debtor has been appointed and such proceeding was commenced before the date on which such application was filed, the term 'filing date' means the date on which such proceeding was commenced." Section 78lll(7)(B). Thus, even though the Application for a protective decree was filed on December 15, 2008, the Filing Date in this action is on December 11, 2008.

Further, based on the Trustee's analysis, the amount of money you withdrew from your account at BLMIS (total of \$3,225,000.00), as more fully set forth in Table 1 annexed hereto and made a part hereof, is greater than the amount that was deposited with BLMIS for the purchase of securities (total of \$2,900,000.00). As noted, no securities were ever purchased by BLMIS for your account. Any and all profits reported to you by BLMIS on account statements were fictitious.

Since there were no profits to use either to purchase securities or to pay you any money beyond the amount that was deposited into your BLMIS account, the amount of money you received in excess of the deposits in your account (\$325,000.00) was taken from other customers and given to you. Accordingly, because you have withdrawn more than was deposited into your account, you do not have a positive "net equity" in your account and you are not entitled to an allowed claim in the BLMIS liquidation proceeding. Therefore, your Combined Claim is **DENIED** in its entirety.

Should a final and unappealable court order determine that the Trustee is incorrect in his interpretation of "net equity" and its corresponding application to the determination of customer claims, the Trustee will be bound by that order and will apply it retroactively to all previously determined customer claims in accordance with the Court's order. Nothing in this Notice of Trustee's Determination of Claim shall be construed as a waiver of any rights or claims held by you in having your customer claim re-determined in accordance with any such Court order.

Nothing in this Notice of Trustee's Determination of Claim shall be construed as a waiver of any rights or claims held by the Trustee against you.

PLEASE TAKE NOTICE: If you disagree with this determination and desire a hearing before Bankruptcy Judge Burton R. Lifland, you **MUST** file your written opposition, setting forth the grounds for your disagreement, referencing Bankruptcy Case No. 08-1789 (BRL) and attaching copies of any documents in support of your position, with the United States Bankruptcy Court and the Trustee within **THIRTY DAYS** after November 30, 2009, the date on which the Trustee mailed this notice.

PLEASE TAKE FURTHER NOTICE: If you do not properly and timely file a written opposition, the Trustee's determination with respect to your claim will be deemed confirmed by the Court and binding on you.

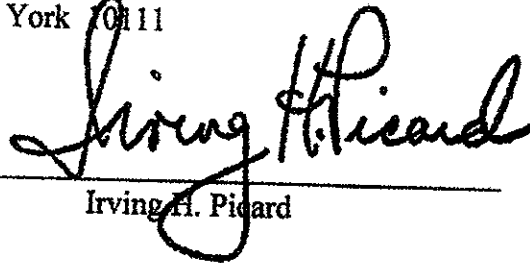
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PLEASE TAKE FURTHER NOTICE: You must mail your opposition, if any, in accordance with the above procedure, to each of the following addresses:

Clerk of the United States Bankruptcy Court for
the Southern District of New York
One Bowling Green
New York, New York 10004

and

Irving H. Picard, Trustee
c/o Baker & Hostetler LLP
45 Rockefeller Plaza
New York, New York 10111



Irving H. Picard

Trustee for the Liquidation of the Business of
Bernard L. Madoff Investment Securities

10/1/2002	CHECK	(\$50,000.00)
1/2/2003	CHECK	(\$50,000.00)
4/1/2003	CHECK	(\$50,000.00)
7/1/2003	CHECK	(\$50,000.00)
10/1/2003	CHECK	(\$50,000.00)
1/2/2004	CHECK	(\$50,000.00)
4/1/2004	CHECK	(\$50,000.00)
7/1/2004	CHECK	(\$50,000.00)
10/1/2004	CHECK	(\$90,000.00)
1/3/2005	CHECK	(\$90,000.00)
4/1/2005	CHECK	(\$90,000.00)
7/1/2005	CHECK	(\$90,000.00)
8/16/2005	CHECK	(\$80,000.00)
10/3/2005	CHECK	(\$90,000.00)
10/25/2005	STOP PAYMENT	\$90,000.00
10/27/2005	CHECK	(\$90,000.00)
1/3/2006	CHECK	(\$90,000.00)
3/7/2006	CHECK	(\$75,000.00)
4/3/2006	CHECK	(\$90,000.00)
6/28/2006	CHECK	(\$60,000.00)
7/3/2006	CHECK	(\$90,000.00)
10/2/2006	CHECK	(\$90,000.00)
10/17/2006	CHECK	(\$200,000.00)
1/2/2007	CHECK	(\$90,000.00)
4/2/2007	CHECK	(\$90,000.00)
7/2/2007	CHECK	(\$115,000.00)
10/1/2007	CHECK	(\$90,000.00)
1/2/2008	CHECK	(\$90,000.00)
4/1/2008	CHECK	(\$90,000.00)
7/1/2008	CHECK	(\$90,000.00)
10/1/2008	CHECK	(\$90,000.00)
Total Withdrawals:		(\$3,225,000.00)
Total deposits less withdrawals:		(\$325,000.00)

DATE	TRANSACTION DESCRIPTION	AMOUNT
6/27/1996	CHECK	\$975,000.00
7/16/1996	CHECK	\$25,000.00
6/10/1997	CHECK	\$50,000.00
5/17/1999	CHECK	\$1,300,000.00
4/9/2002	CHECK WIRE	\$550,000.00
Total Deposits:		\$2,900,000.00
DATE	TRANSACTION DESCRIPTION	AMOUNT
1/2/1997	CHECK	(\$25,000.00)
3/18/1997	CHECK	(\$30,000.00)
4/1/1997	CHECK	(\$25,000.00)
7/1/1997	CHECK	(\$25,000.00)
10/1/1997	CHECK	(\$25,000.00)
1/2/1998	CHECK	(\$25,000.00)
4/1/1998	CHECK	(\$25,000.00)
7/1/1998	CHECK	(\$25,000.00)
10/1/1998	CHECK	(\$25,000.00)
1/4/1999	CHECK	(\$25,000.00)
4/1/1999	CHECK	(\$25,000.00)
7/1/1999	CHECK	(\$25,000.00)
10/1/1999	CHECK	(\$25,000.00)
1/3/2000	CHECK	(\$25,000.00)
4/3/2000	CHECK	(\$50,000.00)
7/3/2000	CHECK	(\$50,000.00)
10/2/2000	CHECK	(\$50,000.00)
1/2/2001	CHECK	(\$50,000.00)
4/2/2001	CHECK	(\$50,000.00)
7/2/2001	CHECK	(\$50,000.00)
10/1/2001	CHECK	(\$50,000.00)
1/2/2002	CHECK	(\$50,000.00)
4/1/2002	CHECK	(\$50,000.00)
7/1/2002	CHECK	(\$50,000.00)

DAVID GROSS

Important Tax Information
Bernard L. Madoff Investment Securities
Trading Accounts #1-CM404-3-0 & 1-CM404-4-0
For the Period 01/01/98 thru 12/31/98

Capital gains/(losses):

	Proceeds	Cost	Total Gain/(Loss)
Stocks	9,086,145.55	8,773,488.11	312,657.44
Treasury Bill activity	10,253,308.00	10,253,308.00	

Reconciliation of Total Gain/(Loss):		Short-Term Gain/(Loss)	Long-Term Gain/(Loss)
		312,657.44	-

Totals per Form 1099

**** Options	19,339,453.55	19,026,796.11	312,657.44
	426,773.00	544,234.00	(117,461.00)
Fidelity Cash Reserves activity	194,468.00	194,468.00	-

Total	19,960,694.55	19,765,498.11	195,196.44
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	312,657.44	-
	(46,984.40)	(70,476.60)
	-	-
	265,673.04	(70,476.60)

Dividend Income:

Stocks	7,768.47
Fidelity Spartan U.S. Treasury Money Market	481.92
	8,250.39
Interest income:	
U.S. Treasury bills:	28,755.00

***Report on IRS Form 6781, "Gains and Losses from Section 1256 Contracts and Straddles"

DAVID GROSS

Trading Accounts #1-CM404-3-0 & 1-CM404-4-0
U.S. Treasury Bills
For the Period 01/01/98 thru 12/31/98

	DATE BOUGHT	COST	DATE SOLD	SELLING PRICE	INTEREST INCOME
U.S. TREASURY BILL DUE 04/23/98	31-Dec-97	1,219,912.00	20-Jan-98	1,224,004.00	4,092.00
U.S. TREASURY BILL DUE 04/30/98	30-Jan-98	49,370.00	10-Feb-98	49,440.00	70.00
U.S. TREASURY BILL DUE 05/07/98	25-Feb-98	1,187,880.00	17-Mar-98	1,191,360.00	3,480.00
U.S. TREASURY BILL DUE 07/23/98	22-Apr-98	1,234,250.00	11-May-98	1,237,500.00	3,250.00
U.S. TREASURY BILL DUE 10/22/98	22-Jul-98	1,283,620.00	19-Aug-98	1,288,690.00	5,070.00
U.S. TREASURY BILL DUE 12/03/98	03-Sep-98	1,284,530.00	17-Sep-98	1,287,910.00	3,380.00
U.S. TREASURY BILL DUE 11/27/98	24-Sep-98	1,299,782.00	15-Oct-98	1,304,105.00	4,323.00
U.S. TREASURY BILL DUE 02/11/99	21-Oct-98	1,313,641.00	23-Nov-98	1,317,099.00	3,458.00
U.S. TREASURY BILL DUE 02/11/99	22-Dec-98	1,351,568.00	31-Dec-98	1,353,200.00	1,632.00
		10,224,553.00		10,253,308.00	28,755.00
OPEN POSITION AT 12/31/98:					
U.S. TREASURY BILL DUE 04/29/99	31-Dec-98	1,350,272.00			

DAVID GROSS

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Trading Accounts #1-CM404-3-0 & 1-CM404-4-0
Gain/(Loss) on Sale of Securities
For the Period 01/01/98 thru 12/31/98

STOCKS	DATE BOUGHT	# OF SHARES	COST	DATE SOLD	# OF SHARES	SELLING PRICE	NET GAIN OR (LOSS)
AMERICAN EXPRESS COMPANY	22-Jan-98	208	17,108.00	25-Feb-98	208	18,278.00	1,170.00
SCHLUMBERGER LTD	22-Jan-98	234	18,237.38	25-Feb-98	234	17,433.00	(804.38)
BOEING CO	22-Jan-98	468	20,328.75	25-Feb-98	468	23,517.00	3,188.25
A T & T CORP	22-Jan-98	728	47,320.00	25-Feb-98	728	45,090.50	(2,229.50)
BANKAMERICA CORP	22-Jan-98	312	21,372.00	25-Feb-98	312	22,912.50	1,540.50
WAL-MART STORES INC	22-Jan-98	1,040	41,730.00	25-Feb-98	1,040	47,190.00	5,460.00
BELL ATLANTIC CORP	22-Jan-98	364	32,532.50	25-Feb-98	364	32,396.00	(136.50)
EXXON CORP	22-Jan-98	1,118	67,918.50	25-Feb-98	1,118	71,901.38	3,982.88
BRISTOL MYERS SQUIBB COMPANY	22-Jan-98	468	43,465.50	25-Feb-98	468	46,098.00	2,632.50
CHRYSLER CORP	22-Jan-98	312	10,881.00	25-Feb-98	312	12,187.50	1,306.50
CITICORP	22-Jan-98	208	24,934.00	25-Feb-98	208	26,598.00	1,664.00
CISCO SYSTEMS INC	22-Jan-98	468	27,085.50	25-Feb-98	468	30,800.25	3,714.75
DU PONT E I DE NEMOURS & CO	22-Jan-98	520	28,697.50	25-Feb-98	520	31,070.00	2,372.50
THE WALT DISNEY CO	22-Jan-98	312	29,913.00	25-Feb-98	312	35,665.50	5,752.50
FORD MOTOR COMPANY	22-Jan-98	546	26,754.00	25-Feb-98	546	30,166.50	3,412.50
GENERAL ELECTRIC COMPANY	22-Jan-98	1,508	110,649.50	25-Feb-98	1,508	118,001.00	7,351.50
GENERAL MOTORS CORP	22-Jan-98	338	19,477.25	25-Feb-98	338	22,350.25	2,873.00
HEWLETT PACKARD CO	22-Jan-98	468	29,893.50	25-Feb-98	468	30,390.75	497.25
INTERNATIONAL BUSINESS MACHS	22-Jan-98	442	46,410.00	25-Feb-98	442	45,360.25	(1,049.75)
INTEL CORP	22-Jan-98	754	56,408.63	25-Feb-98	754	69,226.63	12,818.00
JOHNSON & JOHNSON	22-Jan-98	624	42,276.00	25-Feb-98	624	43,719.00	1,443.00
COCA COLA CO	22-Jan-98	1,144	74,360.00	25-Feb-98	1,144	79,579.50	5,219.50
MCDONALDS CORP	22-Jan-98	312	14,800.50	25-Feb-98	312	16,516.50	1,716.00
MERRILL LYNCH & CO INC	22-Jan-98	156	10,374.00	25-Feb-98	156	10,939.50	565.50
MINNESOTA MNG & MFG CO	22-Jan-98	182	15,151.50	25-Feb-98	182	16,004.63	853.13
MOBIL CORP	22-Jan-98	364	25,389.00	25-Feb-98	364	26,162.50	773.50
MERCK & CO	22-Jan-98	572	62,777.00	25-Feb-98	572	71,285.50	8,508.50
MICROSOFT CORP	22-Jan-98	546	73,300.50	25-Feb-98	546	84,971.25	11,670.75
NATIONS BANK CORP	22-Jan-98	442	26,906.75	25-Feb-98	442	28,730.00	1,823.25
NORTHERN TELECOM LIMITED	22-Jan-98	260	11,212.50	25-Feb-98	260	12,610.00	1,397.50
AMERICAN INTL GROUP INC	22-Jan-98	312	31,668.00	25-Feb-98	312	36,874.50	5,206.50
AMOCO CORP	22-Jan-98	234	19,509.75	25-Feb-98	234	19,787.63	277.88
ATLANTIC RICHFIELD CO	22-Jan-98	156	12,246.00	25-Feb-98	156	11,768.25	(477.75)
PEPSICO INC	22-Jan-98	702	25,754.63	25-Feb-98	702	24,877.13	(877.50)

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Trading Accounts #1-CM404-3-0 & 1-CM404-4-0
(Gain/(Loss) on Sale of Securities
For the Period 01/01/98 thru 12/31/98

STOCKS	DATE BOUGHT	# OF SHARES	COST	DATE SOLD	# OF SHARES	SELLING PRICE	NET GAIN OR (LOSS)
AMERICAN EXPRESS COMPANY	11-Feb-98	8	694.50	25-Feb-98	8	703.00	8.50
SCHLUMBERGER LTD	11-Feb-98	9	688.50	25-Feb-98	9	670.50	(18.00)
BOEING CO	11-Feb-98	18	835.88	25-Feb-98	18	904.50	68.62
A T & T CORP	11-Feb-98	29	1,850.56	25-Feb-98	29	1,796.19	(54.37)
BANKAMERICA CORP	11-Feb-98	13	936.00	25-Feb-98	13	954.69	18.69
WAL-MART STORES INC	11-Feb-98	40	1,712.50	25-Feb-98	40	1,815.00	102.50
BELL ATLANTIC CORP	11-Feb-98	14	1,277.50	25-Feb-98	14	1,246.00	(31.50)
EXXON CORP	11-Feb-98	44	2,717.00	25-Feb-98	44	2,829.75	112.75
BRISTOL MYERS SQUIBB COMPANY	11-Feb-98	18	1,762.88	25-Feb-98	18	1,773.00	10.12
CHRYSLER CORP	11-Feb-98	12	426.75	25-Feb-98	12	468.75	42.00
CITICORP	11-Feb-98	8	1,004.00	25-Feb-98	8	1,023.00	19.00
CISCO SYSTEMS INC	11-Feb-98	18	1,147.50	25-Feb-98	18	1,184.63	37.13
DU PONT E I DE NEMOURS & CO	11-Feb-98	20	1,200.00	25-Feb-98	20	1,195.00	(5.00)
THE WALT DISNEY CO	11-Feb-98	12	1,306.50	25-Feb-98	12	1,371.75	65.25
FORD MOTOR COMPANY	11-Feb-98	23	1,158.63	25-Feb-98	23	1,270.75	112.12
GENERAL ELECTRIC COMPANY	11-Feb-98	59	4,543.00	25-Feb-98	59	4,616.75	73.75
GENERAL MOTORS CORP	11-Feb-98	13	765.69	25-Feb-98	13	859.63	93.94
HEWLETT PACKARD CO	11-Feb-98	19	1,167.31	25-Feb-98	19	1,233.81	66.50
INTERNATIONAL BUSINESS MACHS	11-Feb-98	17	1,666.00	25-Feb-98	17	1,744.63	78.63
INTEL CORP	11-Feb-98	29	2,490.38	25-Feb-98	29	2,662.56	172.18
JOHNSON & JOHNSON	11-Feb-98	24	1,662.00	25-Feb-98	24	1,681.50	19.50
COCA COLA CO	11-Feb-98	44	2,964.50	25-Feb-98	44	3,060.75	96.25
MCDONALDS CORP	11-Feb-98	12	581.25	25-Feb-98	12	635.25	54.00
MINNESOTA MNG & MFG CO	11-Feb-98	7	611.63	25-Feb-98	7	615.56	3.93
MOBIL CORP	11-Feb-98	14	990.50	25-Feb-98	14	1,006.25	15.75
MERCK & CO	11-Feb-98	22	2,497.00	25-Feb-98	22	2,741.75	244.75
MICROSOFT CORP	11-Feb-98	22	3,421.00	25-Feb-98	22	3,423.75	2.75
NATIONS BANK CORP	11-Feb-98	17	1,086.94	25-Feb-98	17	1,105.00	18.06
NORTHERN TELECOM LIMITED	11-Feb-98	9	416.25	25-Feb-98	9	436.50	20.25
AMERICAN INTL GROUP INC	11-Feb-98	13	1,472.25	25-Feb-98	13	1,536.44	64.19
AMOCO CORP	11-Feb-98	9	765.00	25-Feb-98	9	761.06	(3.94)
PEPSICO INC	11-Feb-98	27	955.13	25-Feb-98	27	956.81	1.68
AMERITECH CORP	11-Feb-98	20	816.25	25-Feb-98	20	837.50	21.25
ORACLE CORPORATION	11-Feb-98	20	490.00	25-Feb-98	20	507.50	17.50

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For the Period 01/01/98 thru 12/31/98

STOCKS	DATE BOUGHT	# OF SHARES	COST	DATE SOLD	# OF SHARES	SELLING PRICE	NET GAIN OR (LOSS)
NATIONS BANK CORP	18-Mar-98	408	28,254.00	22-Apr-98	408	32,181.00	3,927.00
NORTHERN TELECOM LIMITED	18-Mar-98	240	13,800.00	22-Apr-98	240	15,615.00	1,815.00
AMERICAN INTL GROUP INC	18-Mar-98	312	38,220.00	22-Apr-98	312	43,465.50	5,245.50
AMERITECH CORP	18-Mar-98	504	22,144.50	22-Apr-98	504	23,562.00	1,417.50
AMOCO CORP	18-Mar-98	216	18,130.50	22-Apr-98	216	18,765.00	634.50
ORACLE CORPORATION	18-Mar-98	408	11,934.00	22-Apr-98	408	11,189.00	(765.00)
AMERICAN EXPRESS COMPANY	18-Mar-98	216	20,007.00	22-Apr-98	216	23,112.00	3,105.00
PEPSICO INC	18-Mar-98	648	27,783.00	22-Apr-98	648	27,135.00	(648.00)
BOEING CO	18-Mar-98	432	22,329.00	22-Apr-98	432	23,220.00	891.00
A T & T CORP	18-Mar-98	720	45,990.00	22-Apr-98	720	48,420.00	2,430.00
BANKAMERICA CORP	18-Mar-98	312	25,623.00	22-Apr-98	312	27,456.00	1,833.00
WAL-MART STORES INC	18-Mar-98	984	50,184.00	22-Apr-98	984	52,275.00	2,091.00
BELL ATLANTIC CORP	18-Mar-98	336	32,046.00	22-Apr-98	336	32,256.00	210.00
EXXON CORP	18-Mar-98	1,056	67,452.00	22-Apr-98	1,056	76,032.00	8,580.00
BRISTOL MYERS SQUIBB COMPANY	18-Mar-98	432	46,008.00	22-Apr-98	432	45,360.00	(648.00)
CHRYSLER CORP	18-Mar-98	288	12,096.00	22-Apr-98	288	12,836.00	540.00
CITICORP	18-Mar-98	192	25,992.00	22-Apr-98	192	30,720.00	4,728.00
CISCO SYSTEMS INC	18-Mar-98	432	27,610.00	22-Apr-98	432	30,429.00	2,819.00
DU PONT E I DE NEMOURS & CO	18-Mar-98	504	31,752.00	22-Apr-98	504	38,808.00	7,056.00
THE WALT DISNEY CO	18-Mar-98	288	30,456.00	22-Apr-98	288	32,616.00	2,160.00
FORD MOTOR COMPANY	18-Mar-98	528	31,086.00	26-Mar-98	528	33,198.00	2,112.00
GENERAL ELECTRIC CO	18-Mar-98	1,440	112,140.00	22-Apr-98	1,440	125,640.00	13,500.00
GENERAL MOTORS CORP	18-Mar-98	312	22,464.00	22-Apr-98	312	21,528.00	(936.00)
HEWLETT PACKARD CO	18-Mar-98	456	28,101.00	22-Apr-98	456	28,956.00	855.00
INTERNATIONAL BUSINESS MACHS	18-Mar-98	432	42,984.00	22-Apr-98	432	46,548.00	3,564.00
INTEL CORP	18-Mar-98	696	53,461.50	22-Apr-98	696	52,330.50	(1,131.00)
JOHNSON & JOHNSON	18-Mar-98	576	43,272.00	22-Apr-98	576	41,796.00	(1,476.00)
COCA COLA CO	18-Mar-98	1,080	76,140.00	22-Apr-98	1,080	83,025.00	6,885.00
MCDONALDS CORP	18-Mar-98	288	15,804.00	22-Apr-98	288	17,784.00	1,980.00
MERRILL LYNCH & CO INC	18-Mar-98	144	10,692.00	22-Apr-98	144	13,680.00	2,988.00
MINNESOTA MING & MFG CO	18-Mar-98	168	15,099.00	22-Apr-98	168	16,359.00	1,260.00
MOBIL CORP	18-Mar-98	336	24,213.00	22-Apr-98	336	26,208.00	1,995.00
MERCK & CO	18-Mar-98	528	67,518.00	22-Apr-98	528	63,624.00	(3,894.00)
MICROSOFT CORP	18-Mar-98	1,032	84,366.00	22-Apr-98	1,032	95,073.00	10,707.00

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STOCKS	DATE BOUGHT	# OF SHARES	COST	DATE SOLD	# OF SHARES	SELLING PRICE	NET GAIN OR (LOSS)
AMOCO CORP	13-May-98	391	17,130.69	22-Jul-98	391	15,908.81	(1,221.88)
SCHLUMBERGER LTD	13-May-98	207	16,870.50	22-Jul-98	207	13,907.81	(2,962.69)
AMERICAN EXPRESS COMPANY	13-May-98	207	20,700.00	22-Jul-98	207	23,973.19	3,273.19
A T & T CORP	13-May-98	667	38,727.69	22-Jul-98	667	39,436.38	708.69
BOEING CO	13-May-98	414	20,596.50	22-Jul-98	414	20,700.00	103.50
WAL-MART STORES INC	13-May-98	920	46,575.00	22-Jul-98	920	63,480.00	16,905.00
BANKAMERICA CORP	13-May-98	276	22,476.75	22-Jul-98	276	26,582.25	4,105.50
EXXON CORP	13-May-98	1,012	74,065.75	22-Jul-98	1,012	73,243.50	(822.25)
BELL ATLANTIC CORP	13-May-98	644	30,569.88	22-Jul-98	644	28,980.00	(1,589.88)
BRISTOL MYERS SQUIBB COMPANY	13-May-98	414	43,780.50	22-Jul-98	414	51,077.25	7,296.75
CHRYSLER CORP	13-May-98	276	14,869.50	22-Jul-98	276	15,490.50	621.00
CITICORP	13-May-98	184	26,956.00	22-Jul-98	184	32,890.00	5,934.00
CISCO SYSTEMS INC	13-May-98	414	31,024.13	22-Jul-98	414	41,270.63	10,246.50
DU PONT E I DE NEMOURS & CO	13-May-98	483	35,530.69	22-Jul-98	483	32,904.38	(2,626.31)
THE WALT DISNEY CO	13-May-98	828	32,913.00	22-Jul-98	828	32,602.50	(310.50)
FORD MOTOR COMPANY	13-May-98	506	23,023.00	22-Jul-98	506	29,854.00	6,831.00
GENERAL ELECTRIC CO	13-May-98	1,357	111,952.50	22-Jul-98	1,357	131,204.94	19,252.44
GENERAL MOTORS CORP	13-May-98	299	20,107.75	22-Jul-98	299	20,892.63	784.88
HEWLETT PACKARD CO	13-May-98	437	33,403.19	22-Jul-98	437	26,220.00	(7,183.19)
INTERNATIONAL BUSINESS MACHS	13-May-98	414	48,438.00	22-Jul-98	414	49,731.75	1,293.75
INTEL CORP	13-May-98	690	55,631.25	22-Jul-98	690	57,528.75	1,897.50
JOHNSON & JOHNSON	13-May-98	552	38,536.50	22-Jul-98	552	42,814.50	4,278.00
COCA COLA CO	13-May-98	1,035	78,530.63	22-Jul-98	1,035	89,139.38	10,608.75
MCDONALDS CORP	13-May-98	276	16,939.50	22-Jul-98	276	20,148.00	3,208.50
MERRILL LYNCH & CO INC	13-May-98	138	11,790.38	22-Jul-98	138	14,498.63	2,708.25
MINNESOTA MNG & MFG CO	13-May-98	161	14,892.50	22-Jul-98	161	13,413.31	(1,479.19)
MOBIL CORP	13-May-98	322	25,116.00	22-Jul-98	322	24,150.00	(966.00)
MERCK & CO	13-May-98	506	58,569.50	22-Jul-98	506	69,828.00	11,258.50
MICROSOFT CORP	13-May-98	1,035	84,870.00	22-Jul-98	1,035	122,130.00	37,260.00
NATIONS BANK CORP	13-May-98	391	28,689.63	22-Jul-98	391	33,479.38	4,789.75
NORTHERN TELECOM LIMITED	13-May-98	207	12,523.50	22-Jul-98	207	11,462.63	(1,060.87)
AMERICAN INTL GROUP INC	13-May-98	299	37,636.63	22-Jul-98	299	45,373.25	7,736.62
AMERITECH CORP	13-May-98	460	20,067.50	22-Jul-98	460	23,172.50	3,105.00
PEPSICO INC	13-May-98	621	23,675.63	22-Jul-98	621	24,529.50	853.87

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STOCKS	DATE BOUGHT	# OF SHARES	COST	DATE SOLD	# OF SHARES	SELLING PRICE	NET GAIN OR (LOSS)
BRISTOL MYERS SQUIBB COMPANY	21-Aug-98	408	43,962.00	03-Sep-98	408	40,066.00	(3,876.00)
CHRYSLER CORP	21-Aug-98	264	15,213.00	03-Sep-98	264	11,880.00	(3,333.00)
CITICORP	21-Aug-98	192	27,624.00	03-Sep-98	192	20,880.00	(6,744.00)
CISCO SYSTEMS INC	21-Aug-98	432	42,660.00	03-Sep-98	432	35,370.00	(7,290.00)
DU PONT E I DE NEMOURS & CO	21-Aug-98	456	25,536.00	03-Sep-98	456	26,448.00	912.00
THE WALT DISNEY CO	21-Aug-98	864	26,242.00	03-Sep-98	864	23,922.00	(4,320.00)
FORD MOTOR COMPANY	21-Aug-98	528	25,377.00	03-Sep-98	528	23,628.00	(1,749.00)
GENERAL ELECTRIC CO	21-Aug-98	1,368	122,436.00	03-Sep-98	1,368	110,038.50	(12,397.50)
GENERAL MOTORS CORP	21-Aug-98	288	19,584.00	03-Sep-98	288	16,740.00	(2,844.00)
HEWLETT PACKARD CO	21-Aug-98	432	24,192.00	03-Sep-98	432	21,033.00	(3,159.00)
INTERNATIONAL BUSINESS MACHS	21-Aug-98	384	48,864.00	03-Sep-98	384	43,392.00	(5,472.00)
INTEL CORP	21-Aug-98	720	64,440.00	03-Sep-98	720	51,525.00	(12,915.00)
JOHNSON & JOHNSON	21-Aug-98	552	42,228.00	03-Sep-98	552	38,226.00	(4,002.00)
COCA COLA CO	21-Aug-98	1,032	81,528.00	03-Sep-98	1,032	67,586.00	(13,932.00)
MCDONALDS CORP	21-Aug-98	288	18,720.00	03-Sep-98	288	16,182.00	(2,538.00)
MERRILL LYNCH & CO INC	21-Aug-98	144	12,726.00	03-Sep-98	144	9,504.00	(3,222.00)
MOBIL CORP	21-Aug-98	336	23,856.00	03-Sep-98	336	23,268.00	(588.00)
MERCK & CO	21-Aug-98	504	66,520.00	03-Sep-98	504	58,590.00	(6,930.00)
MICROSOFT CORP	21-Aug-98	1,056	114,048.00	03-Sep-98	1,056	101,376.00	(12,672.00)
NATIONS BANK CORP	21-Aug-98	408	29,937.00	03-Sep-98	408	23,409.00	(6,528.00)
NORTHERN TELECOM LIMITED	21-Aug-98	216	11,596.50	03-Sep-98	216	10,314.00	(1,282.50)
AMERICAN INTL GROUP INC	21-Aug-98	456	41,952.00	03-Sep-98	456	35,397.00	(6,555.00)
AMERITECH CORP	21-Aug-98	456	22,230.00	03-Sep-98	456	21,489.00	(741.00)
PEPSICO INC	21-Aug-98	624	21,450.00	03-Sep-98	624	17,433.00	(4,017.00)
AMOCO CORP	21-Aug-98	408	20,961.00	03-Sep-98	408	18,615.00	(2,346.00)
PROCTER & GAMBLE CO	21-Aug-98	552	44,436.00	03-Sep-98	552	44,160.00	(276.00)
AMERICAN EXPRESS COMPANY	21-Aug-98	192	18,600.00	03-Sep-98	192	15,000.00	(3,600.00)
A T & T CORP	21-Aug-98	768	43,008.00	03-Sep-98	768	39,936.00	(3,072.00)
BOEING CO	21-Aug-98	432	16,092.00	03-Sep-98	432	13,392.00	(2,700.00)
WAL-MART STORES INC	21-Aug-98	936	56,968.00	03-Sep-98	936	55,224.00	(3,744.00)
BANKAMERICA CORP	21-Aug-98	288	23,724.00	03-Sep-98	288	18,612.00	(5,112.00)
EXXON CORP	21-Aug-98	1,032	71,208.00	03-Sep-98	1,032	67,725.00	(3,483.00)
BELL ATLANTIC CORP	21-Aug-98	648	27,540.00	03-Sep-98	648	28,512.00	972.00

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STOCKS	DATE BOUGHT	# OF SHARES	COST	DATE SOLD	# OF SHARES	SELLING PRICE	NET GAIN OR (LOSS)
CISCO SYSTEMS INC	21-Sep-98	675	43,115.63	23-Sep-98	675	41,217.19	(1,898.44)
DU PONT E I DE NEMOURS & CO	21-Sep-98	500	29,750.00	23-Sep-98	500	28,968.75	(781.25)
THE WALT DISNEY CO	21-Sep-98	900	22,837.50	23-Sep-98	900	23,006.25	168.75
EASTMAN KODAK CO	21-Sep-98	150	12,412.50	23-Sep-98	150	12,750.00	337.50
FORD MOTOR COMPANY	21-Sep-98	525	24,609.38	23-Sep-98	525	23,592.19	(1,017.19)
GENERAL ELECTRIC CO	21-Sep-98	1,425	112,396.88	23-Sep-98	1,425	110,971.88	(1,425.00)
GENERAL MOTORS CORP	21-Sep-98	300	17,437.50	23-Sep-98	300	17,118.75	(318.75)
HEWLETT PACKARD CO	21-Sep-98	450	22,893.75	23-Sep-98	490	22,978.13	84.38
INTERNATIONAL BUSINESS MACHS	21-Sep-98	400	51,450.00	23-Sep-98	400	49,875.00	(1,575.00)
INTEL CORP	21-Sep-98	725	61,171.88	23-Sep-98	725	60,175.00	(996.88)
JOHNSON & JOHNSON	21-Sep-98	575	43,700.00	23-Sep-98	575	44,131.25	431.25
COCA COLA CO	21-Sep-98	1,075	65,440.63	23-Sep-98	1,075	65,978.13	537.50
MCDONALDS CORP	21-Sep-98	300	17,475.00	23-Sep-98	300	17,025.00	(450.00)
MOBIL CORP	21-Sep-98	350	26,775.00	23-Sep-98	350	27,343.75	568.75
MERCK & CO	21-Sep-98	525	70,350.00	23-Sep-98	525	70,579.69	229.69
MICROSOFT CORP	21-Sep-98	1,075	115,562.50	23-Sep-98	1,075	113,278.13	(2,284.37)
NATIONS BANK CORP	21-Sep-98	425	24,437.50	23-Sep-98	425	22,631.25	(1,806.25)
AMERICAN INTL GROUP INC	21-Sep-98	450	36,450.00	23-Sep-98	450	35,634.38	(815.62)
AMERITECH CORP	21-Sep-98	475	22,028.13	23-Sep-98	475	23,423.44	1,395.31
ORACLE CORP	21-Sep-98	425	11,528.13	23-Sep-98	425	11,554.69	26.56
AMOCO CORP	21-Sep-98	400	20,750.00	23-Sep-98	400	21,050.00	300.00
PEPSICO INC	21-Sep-98	650	19,662.50	23-Sep-98	650	19,825.00	162.50
AMERICAN EXPRESS COMPANY	21-Sep-98	200	17,250.00	23-Sep-98	200	16,900.00	(350.00)
PROCTER & GAMBLE CO	21-Sep-98	575	39,675.00	23-Sep-98	575	39,639.06	(35.94)
BOEING CO	21-Sep-98	425	14,556.25	23-Sep-98	425	14,635.94	79.69
A T & T CORP	21-Sep-98	800	45,600.00	23-Sep-98	800	47,200.00	1,600.00
BANKAMERICA CORP	21-Sep-98	300	19,725.00	23-Sep-98	300	17,887.50	(1,837.50)
WAL-MART STORES INC	21-Sep-98	975	60,450.00	23-Sep-98	975	59,048.44	(1,401.56)
BELL ATLANTIC CORP	21-Sep-98	675	29,615.63	23-Sep-98	675	30,543.75	928.12
EXXON CORP	21-Sep-98	1,075	74,040.63	23-Sep-98	1,075	73,234.38	(806.25)
BRISTOL MYERS SQUIBB COMPANY	21-Sep-98	425	44,093.75	23-Sep-98	425	43,217.19	(876.56)
CHRYSLER CORP	21-Sep-98	275	14,300.00	23-Sep-98	275	14,162.50	(137.50)
CITICORP	21-Sep-98	200	20,550.00	23-Sep-98	200	19,350.00	(1,200.00)

DAVID GROSS

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Trading Accounts #1-CM404-3-0 & 1-CM404-4-0
Gain/(Loss) on Sale of Securities
For the Period 01/01/98 thru 12/31/98

STOCKS	DATE BOUGHT	# OF SHARES	COST	DATE SOLD	# OF SHARES	SELLING PRICE	NET GAIN OR (LOSS)
HEWLETT PACKARD CO	16-Oct-98	468	24,131.25	21-Oct-98	468	25,213.50	1,082.25
INTERNATIONAL BUSINESS MACHS	16-Oct-98	416	53,144.00	21-Oct-98	416	56,498.00	3,354.00
INTEL CORP	16-Oct-98	728	60,333.00	21-Oct-98	728	61,152.00	819.00
JOHNSON & JOHNSON	16-Oct-98	598	46,046.00	21-Oct-98	598	49,559.25	3,513.25
COCA COLA CO	16-Oct-98	1,092	69,342.00	21-Oct-98	1,092	75,416.25	6,074.25
MCDONALDS CORP	16-Oct-98	312	19,597.50	21-Oct-98	312	21,216.00	1,618.50
MOBIL CORP	16-Oct-98	338	26,680.88	21-Oct-98	338	26,786.50	105.62
MERCK & CO	16-Oct-98	520	68,250.00	21-Oct-98	520	70,330.00	2,080.00
MICROSOFT CORP	16-Oct-98	1,040	100,490.00	21-Oct-98	1,040	109,200.00	8,710.00
BANC ONE CORP	16-Oct-98	520	21,807.50	21-Oct-98	520	24,797.50	2,990.00
AMERICAN INTL GROUP INC	16-Oct-98	468	34,515.00	21-Oct-98	468	40,950.00	6,435.00
ORACLE CORPORATION	16-Oct-98	442	10,829.00	21-Oct-98	442	11,878.75	1,049.75
AMERITECH CORP	16-Oct-98	494	23,959.00	21-Oct-98	494	24,947.00	988.00
PEPSICO INC	16-Oct-98	650	20,150.00	21-Oct-98	650	21,775.00	1,625.00
AMOCO CORP	16-Oct-98	416	22,568.00	21-Oct-98	416	22,880.00	312.00
PROCTER & GAMBLE CO	16-Oct-98	598	46,569.25	21-Oct-98	598	49,820.88	3,251.63
AMERICAN EXPRESS COMPANY	16-Oct-98	208	16,250.00	21-Oct-98	208	18,434.00	2,184.00
SCHLUMBERGER LTD	16-Oct-98	234	10,296.00	21-Oct-98	234	12,168.00	1,872.00
BOEING CO	16-Oct-98	442	14,696.50	21-Oct-98	442	14,365.00	(331.50)
A T & T CORP	16-Oct-98	806	46,949.50	21-Oct-98	806	48,863.75	1,914.25
BANKAMERICA CORP NEW	16-Oct-98	702	37,118.25	21-Oct-98	702	35,100.00	(2,018.25)
WAL-MART STORES INC	16-Oct-98	988	59,280.00	21-Oct-98	988	65,702.00	6,422.00
BELL ATLANTIC CORP	16-Oct-98	702	34,222.50	21-Oct-98	702	35,100.00	877.50
EXXON CORP	16-Oct-98	1,092	79,238.25	21-Oct-98	1,092	82,992.00	3,753.75
BRISTOL MYERS SQUIBB COMPANY	16-Oct-98	442	43,039.75	21-Oct-98	442	46,161.38	3,121.63
CITI GROUP INC	16-Oct-98	1,014	35,109.75	21-Oct-98	1,014	42,207.75	7,098.00
CISCO SYSTEMS INC	16-Oct-98	702	35,451.00	21-Oct-98	702	38,961.00	3,510.00
DU PONT E I DE NEMOURS & CO	16-Oct-98	494	29,053.38	21-Oct-98	494	31,646.88	2,593.50
THE WALT DISNEY CO	16-Oct-98	936	22,932.00	21-Oct-98	936	23,985.00	1,053.00
EASTMAN KODAK CO	16-Oct-98	130	9,295.00	21-Oct-98	130	9,676.88	381.88
FORD MOTOR COMPANY	16-Oct-98	546	24,024.00	21-Oct-98	546	27,743.63	3,719.63
GENERAL ELECTRIC CO	16-Oct-98	1,482	109,668.00	21-Oct-98	1,482	124,024.88	14,356.88
GENERAL MOTORS CORP	16-Oct-98	286	14,586.00	21-Oct-98	286	16,802.50	2,216.50

DAVID GROSS

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Trading Accounts #1-CM404-3-0 & 1-CM404-4-0
Gain/(Loss) on Sale of Securities
For the Period 01/01/98 thru 12/31/98

STOCKS	DATE BOUGHT	# OF SHARES	COST	DATE SOLD	# OF SHARES	SELLING PRICE	NET GAIN OR (LOSS)
BANC ONE CORP	24-Nov-98	460	24,092.50	22-Dec-98	460	24,380.00	287.50
ORACLE CORPORATION	24-Nov-98	391	12,951.86	22-Dec-98	391	15,249.00	2,297.12
PEPSICO INC	24-Nov-98	575	21,490.63	22-Dec-98	575	21,921.88	431.25
AMERICAN INTL GROUP INC	24-Nov-98	414	37,674.00	22-Dec-98	414	39,847.50	2,173.50
PROCTER & GAMBLE CO	24-Nov-98	529	47,477.75	22-Dec-98	529	46,089.13	(1,388.62)
AMERITECH CORP	24-Nov-98	437	24,253.50	22-Dec-98	437	25,182.13	928.63
A T & T CORP	24-Nov-98	713	44,696.19	22-Dec-98	713	50,712.13	6,015.94
AMERICAN EXPRESS COMPANY	24-Nov-98	184	18,676.00	22-Dec-98	184	17,986.00	(690.00)
WAL-MART STORES INC	24-Nov-98	874	63,747.38	22-Dec-98	874	66,096.25	2,348.87
BOEING CO	24-Nov-98	391	16,813.00	22-Dec-98	391	12,487.56	(4,325.44)
EXXON CORP	24-Nov-98	966	67,861.50	22-Dec-98	966	71,725.50	3,864.00
BANKAMERICA CORP	24-Nov-98	690	42,176.25	22-Dec-98	690	41,227.50	(948.75)
BELL ATLANTIC CORP	24-Nov-98	621	34,310.25	22-Dec-98	621	34,387.88	77.63
BRISTOL MYERS SQUIBB COMPANY	24-Nov-98	391	46,235.75	22-Dec-98	391	48,190.75	1,955.00
CITI GROUP INC	24-Nov-98	920	40,825.00	22-Dec-98	920	45,655.00	4,830.00
CISCO SYSTEMS INC	24-Nov-98	621	45,333.00	22-Dec-98	621	52,319.25	6,986.25
DU PONT E I DE NEMOURS & CO	24-Nov-98	460	27,715.00	22-Dec-98	460	24,840.00	(2,875.00)
THE WALT DISNEY CO	24-Nov-98	805	22,841.88	22-Dec-98	805	24,955.00	2,113.12
FORD MOTOR COMPANY	24-Nov-98	483	26,172.56	22-Dec-98	483	27,380.06	1,207.50
GENERAL ELECTRIC CO	24-Nov-98	1,288	118,013.00	22-Dec-98	1,288	119,945.00	1,932.00
GENERAL MOTORS CORP	24-Nov-98	253	18,263.44	22-Dec-98	253	18,089.50	(173.94)
HEWLETT PACKARD CO	24-Nov-98	414	24,426.00	22-Dec-98	414	26,910.00	2,484.00
INTERNATIONAL BUSINESS MACHS	24-Nov-98	368	58,374.00	22-Dec-98	368	61,088.00	2,714.00
INTEL CORP	24-Nov-98	667	74,037.00	22-Dec-98	667	77,372.00	3,335.00
JOHNSON & JOHNSON	24-Nov-98	529	45,956.88	22-Dec-98	529	42,386.13	(3,570.75)
COCA COLA CO	24-Nov-98	989	70,466.25	22-Dec-98	989	64,037.75	(6,428.50)
MCDONALDS CORP	24-Nov-98	276	19,458.00	22-Dec-98	276	19,665.00	207.00
MOBIL CORP	24-Nov-98	322	23,506.00	22-Dec-98	322	28,617.75	5,111.75
MERCK & CO	24-Nov-98	460	68,712.50	22-Dec-98	460	67,850.00	(862.50)
MICROSOFT CORP	24-Nov-98	989	109,284.50	22-Dec-98	989	132,278.75	22,994.25

8,773,488.11

9,086,145.55

312,657.44

DAVID GROSS

Trading Accounts #1-CM404-3-0 & 1-CM404-4-0
Fidelity Cash Reserve Activity
For the Period 01/01/98 thru 12/31/98

	DATE BOUGHT	# OF SHARES	COST	DATE SOLD	# OF SHARES	SELLING PRICE
FIDELITY SPARTAN US TREAS MM	31-Dec-97	1,787	1,787.00	20-Jan-98	1,787	1,787.00
FIDELITY SPARTAN US TREAS MM	30-Jan-98	1,528	1,528.00	24-Feb-98	1,528	1,528.00
FIDELITY SPARTAN US TREAS MM	27-Feb-98	40,700	40,700.00	17-Mar-98	40,700	40,700.00
FIDELITY SPARTAN US TREAS MM	31-Mar-98	18,355	18,355.00	22-Apr-98	18,355	18,355.00
FIDELITY SPARTAN US TREAS MM	30-Apr-98	6,242	6,242.00	18-May-98	6,242	6,242.00
FIDELITY SPARTAN US TREAS MM	29-May-98	27,372	27,372.00	11-Jun-98	27,372	27,372.00
FIDELITY SPARTAN US TREAS MM	30-Jun-98	44,066	44,066.00	22-Jul-98	44,066	44,066.00
FIDELITY SPARTAN US TREAS MM	31-Jul-98	3,445	3,445.00	05-Aug-98	3,445	3,445.00
FIDELITY SPARTAN US TREAS MM	31-Aug-98	3,547	3,547.00	03-Sep-98	3,547	3,547.00
FIDELITY SPARTAN US TREAS MM	30-Sep-98	7,806	7,806.00	15-Oct-98	7,806	7,806.00
FIDELITY SPARTAN US TREAS MM	30-Oct-98	5,746	5,746.00	23-Nov-98	5,746	5,746.00
FIDELITY SPARTAN US TREAS MM	30-Nov-98	33,874	33,874.00	22-Dec-98	33,874	33,874.00
			194,468.00			194,468.00

OPEN POSITION AT 12/31/98:
FIDELITY SPARTAN US TREAS MM 31-Dec-98 3,629 3,629.00

DAVID GROSS

Trading Accounts #1-CM404-3-0 & 1-CM404-4-0
Gain/(Loss) on Sale of Securities
For the Period 01/01/98 thru 12/31/98

SECTION 1256 CONTRACTS	DATE BOUGHT	# OF SHARES	COST	DATE SOLD	# OF SHARES	SELLING PRICE	NET GAIN OR (LOSS)	SHORT TERM GAIN OR (LOSS)	LONG TERM GAIN OR (LOSS)
S & P 100 INDEX FEB 450 PUT	20-Jan-98	26	22,126.00	20-Feb-98	26	-	(22,126.00)	(8,850.40)	(13,275.60)
S & P 100 INDEX FEB 460 CALL	26-Jan-98	26	19,526.00	21-Jan-98	26	31,174.00	11,648.00	4,659.20	6,988.80
S & P 100 INDEX FEB 460 CALL	20-Feb-98	26	84,058.00	28-Jan-98	26	26,949.00	(57,109.00)	(22,843.60)	(34,265.40)
S & P 100 INDEX FEB 490 CALL	23-Feb-98	1	470.00	09-Feb-98	1	374.00	(96.00)	(38.40)	(57.60)
S & P 100 INDEX FEB 480 PUT	09-Feb-98	1	513.50	20-Feb-98	1	-	(513.50)	(205.40)	(308.10)
S & P 100 INDEX FEB 490 PUT	20-Feb-98	26	3,276.00	23-Feb-98	26	3,412.50	136.50	54.60	81.90
S & P 100 INDEX MAR 505 PUT	16-Mar-98	24	4,524.00	20-Mar-98	24	-	(4,524.00)	(1,809.60)	(2,714.40)
S & P 100 INDEX MAR 515 CALL	23-Mar-98	24	24,528.00	17-Mar-98	24	6,276.00	(18,252.00)	(7,300.80)	(10,951.20)
S & P 100 INDEX APR 520 PUT	23-Mar-98	24	18,324.00	23-Apr-98	24	-	(18,324.00)	(7,329.60)	(10,994.40)
S & P 100 INDEX APR 530 CALL	20-Apr-98	24	30,888.00	24-Mar-98	24	17,376.00	(13,512.00)	(5,404.80)	(8,107.20)
S & P 100 INDEX MAY 540 CALL	18-May-98	23	4,623.00	11-May-98	23	8,869.50	4,266.50	1,706.60	2,559.90
S & P 100 INDEX MAY 530 PUT	11-May-98	23	7,785.50	20-May-98	23	-	(7,785.50)	(3,114.20)	(4,671.30)
S & P 100 INDEX JUN 545 CALL	22-Jun-98	23	-	18-May-98	23	27,577.00	27,577.00	11,030.80	16,546.20
S & P 100 INDEX JUN 540 PUT	16-May-98	23	24,173.00	22-Jun-98	23	10,396.00	(13,777.00)	(5,510.80)	(8,266.20)
S & P 100 INDEX JUL 540 CALL	20-Jul-98	23	95,082.00	22-Jun-98	23	25,277.00	(69,805.00)	(27,922.00)	(41,883.00)
S & P 100 INDEX JUL 535 PUT	22-Jun-98	23	20,723.00	20-Jul-98	23	-	(20,723.00)	(8,289.20)	(12,433.80)
S & P 100 INDEX AUG 540 CALL	24-Aug-98	24	-	19-Aug-98	24	14,076.00	14,076.00	5,630.40	8,445.60
S & P 100 INDEX AUG 530 PUT	19-Aug-98	24	5,274.00	24-Aug-98	24	-	(5,274.00)	(2,109.60)	(3,164.40)
S & P 100 INDEX SEPT 530 PUT	24-Aug-98	24	34,224.00	01-Sep-98	24	141,144.00	106,920.00	42,768.00	64,152.00
S & P 100 INDEX SEPT 540 CALL	01-Sep-98	24	3,024.00	25-Aug-98	24	34,476.00	31,452.00	12,580.80	18,871.20
S & P 100 INDEX SEPT 510 CALL	21-Sep-98	26	-	17-Sep-98	25	9,975.00	9,975.00	3,990.00	5,985.00
S & P 100 INDEX SEPT 500 PUT	17-Sep-98	50	17,550.00	21-Sep-98	50	23,750.00	6,200.00	2,480.00	3,720.00
S & P 100 INDEX SEPT 495 PUT	21-Sep-98	25	-	21-Sep-98	25	10,600.00	10,600.00	4,240.00	6,360.00
S & P 100 INDEX OCT 500 CALL	19-Oct-98	26	54,470.00	14-Oct-98	26	5,174.00	(49,296.00)	(19,718.40)	(29,577.60)
S & P 100 INDEX OCT 490 PUT	14-Oct-98	26	14,976.00	19-Oct-98	26	-	(14,976.00)	(5,990.40)	(8,985.60)
S & P 100 INDEX DEC 560 PUT	20-Nov-98	23	23,023.00	21-Dec-98	23	-	(23,023.00)	(9,209.20)	(13,813.80)
S & P 100 INDEX DEC 570 CALL	18-Dec-98	23	31,073.00	23-Nov-98	23	29,877.00	(1,196.00)	(478.40)	(771.60)
			544,234.00			426,773.00	(117,461.00)	(46,984.40)	(70,476.60)

DAVID CROSS AND TRIPAL CROSS
CLARK OR COHMA AND RECEIVED
SINCE 1986 - WE HAVE NO
ACCOUNTABILITY OF INVESTMENTS
PRIOR TO 1994 WHERE
TRUSTEE ACKNOWLEDGES
COHMA OPENED OUR ACCOUNT

JAMES A. CLARKSON
ACTING REGIONAL DIRECTOR
Andrew M. Calamari
Robert J. Burson (Not admitted in New York)
Alexander M. Vasilescu
Israel Friedman
George G. Demos
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New York Regional Office
3 World Financial Center
New York, NY 10281
(212) 336-1100

09 CIV 5680

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

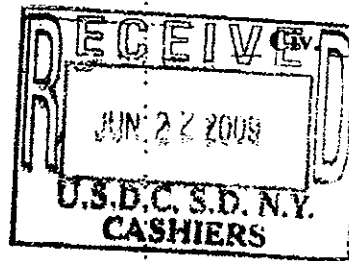
SECURITIES AND EXCHANGE COMMISSION

Plaintiff,

- against -

COHMA SECURITIES CORPORATION,
MAURICE J. COHN, MARCIA B. COHN, and
ROBERT M. JAFFE,

Defendants.



COMPLAINT

Plaintiff Securities and Exchange Commission ("Commission"), for its Complaint against defendants Cohmad Securities Corporation ("Cohmad"), Maurice J. Cohn ("Maurice Cohn"), Marcia B. Cohn ("Marcia Cohn") and Robert M. Jaffe ("Jaffe," and collectively with Cohmad, Maurice Cohn, and Marcia Cohn, the "Defendants"), alleges:

SUMMARY

1. This case charges the Defendants with knowingly or recklessly participating in Bernard L. Madoff's Ponzi scheme by raising billions of dollars from hundreds of investors under a shroud of secrecy.